

PATENT

Paper No.

Our File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit : 3693
Examiner : KARMIS, Stephanos

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

SIR :

Please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.